I do not feel any banks or credit offices should be exempt from the do not call law. Many people already get computer recorded phone calls from banks regarding their account at in appropriate times of the day/week. I do not feel that they should be allowed to make these calls to people if they can not call the customer themselves. It is very disturbing to have 2-6 computer phone calls to your home on a Saturday or Sunday with recordiding stating "Please call 555 12345 as soon as possible—it is important that we hear from you today—again that number is 555 12345 please call as soon as possible" They should not call when their business is not open to take your call——after 4 pm and on week ends. People are stuck answering that same phone call several times a day—evening through out the week end and you can not block their calls.

I feel this issue should also be addressed. If you approve Fifth Third Bank especially, people will definently be bothered all week and weekend long with their offers and probably by a recorded message.

Please do not let any company have special rights to distrub others by calling their home and bothering them. People know how to use the phone book to look for lenders if they are interested. They do not need to be informed of how much they can save by refinancing etc. Thank you, Jeanette Byrns